

Maura Collins, the Policy and Planning Manager at Vermont Housing Finance Agency, teaches a Housing Policy course through UVM's Masters of Public Administration Program. Below are the readings associated with that class, many of which are available for free online. Please feel free to contact Maura at mcollins@vhfa.org with questions or conversation about these topics.

Course Schedule:

WEEK 1 – Introductions, beliefs about housing, housing as a right, role of housing in US economy

Learning Objective(s): None, stage setting

This week's materials:

1. Watch/read/listen to this week's resources:
 - *Memo to Members*, National Low Income Housing Coalition from the week of September 11, 2001. (attached)
 - Choose at least three stories of homelessness to listen to posted through [Stories in Sound](#).
 - Video: [TED Talk: Where is home?](#) Pico Iyer. June 2013.
 - [Housing's impact on the economy](#). BiPartisan Policy Center's Housing Commission.
 - [The State of the Residential Construction Industry](#). BiPartisan Policy Center's Housing Commission. 2012. Executive summary only.
 - [HUD Secretary Donovan at Home Matters Launch](#). Shaun Donovan. March 13, 2013.
 - [State of the Nation's Housing 2013](#). Joint Center on Housing Studies.
 - Videos on:
 - [National housing market](#)
 - [Vermont housing market](#)
 - [Cost of housing](#)
 - [Cost of affordable housing](#)
 - [Affordable housing](#)
 - [Incomes in Vermont](#)
 - [UNaffordable housing](#)
 - [How to calculate affordable rental housing exercise](#)
2. **Optional** additional resources for those interested in deepening their understanding of these topics:
 - [The State of the Residential Construction Industry](#). BiPartisan Policy Center's Housing Commission. 2012.
 - Video: [Changing face of housing](#).
 - [Getting to the Heart of Housing's Fundamental Question: How Much Can a Family Afford? A Primer on Housing Affordability Standards in US Housing Policy](#). National Low Income Housing Coalition. 2008.

WEEK 2 – History of housing finance, recent housing crisis, federal government's role in affordable housing

Learning Objective(s):

1. Identify five roles the federal government has played in housing policy and finance and the eventual outcomes. Students should be able to critique each and explain its positive and negative impacts.
2. Analyze and articulate the role of the private market and government interventions in housing finance, affordable housing programs, and housing policy. Critically assess the strengths and weaknesses of each.
3. Examine the history of low-income housing policy, the justification for its devolution, the current players, and the currently utilized models the government employs to support housing.

This week's materials:

1. Watch/read/listen to this week's resources:

History of federal role in housing finance

- Video: history of federal housing finance [part 1](#) and [part 2](#).
- [A Primer on the Secondary Mortgage Market](#). Jean Cummings & Denise DiPasquale. 1997.
- [An Overview of Federal Support for Housing](#). Congressional Budget Office. November 3, 2009.

Causes of housing crisis

- Podcast: [This American Life's Giant Pool of Money](#). May 9, 2008.
- [Vermont Foreclosures Held Off by Yankee Ways, Land-Use Laws](#). Brian K. Sullivan. January 29, 2009.

Where do we go from here?

- [Future of the Mortgage Finance System](#). Moody's Analytics.

History of federal role in affordable housing policies

- [History Lessons for Today's Housing Policy: The Political Processes of Making Low-Income Housing Policy](#). Joint Center for Housing Studies.

Preserving affordable housing

- Video: [Preserving Affordable Rental Housing](#). MacArthur Foundation. 2009.
- [Affordable Housing Preservation FAQs](#). National Housing Trust.
- [The Challenge of Perpetuity](#). James M. Libby, Jr. 2010. (attached)

2. **Optional** additional resources for those interested in deepening their understanding of these topics:

- [The Role of the Primary Mortgage Market in the Development of a Successful Secondary Mortgage Market](#). Michael J. Lea. 2000.
- [Exposing the Myth of Irrational Exuberance](#). Roberto Quercia. 2009.
- [Report to Congress on the Root Causes of the Foreclosure Crisis](#). HUD. 2010.
- [Changing Priorities: The Federal Budget and Housing Assistance: 1976-2005](#). National Low Income Housing Coalition. 2004.
- [Vermont Low Income Housing Preservation](#). National Housing Trust. 2010.

WEEK 3 – Government programs for affordable housing, players in housing delivery system

Learning Objective(s):

1. Identify five roles the federal government has played in housing policy and finance and the eventual outcomes. Students should be able to critique each and explain its positive and negative impacts.
2. Analyze and articulate the role of the private market and government interventions in housing finance, affordable housing programs, and housing policy. Critically assess the strengths and weaknesses of each.
3. Examine the history of low-income housing policy, the justification for its devolution, the current players, and the currently utilized models the government employs to support housing.
4. Summarize three unique features of Vermont's housing policies and delivery system and critique their outcomes.

This week's materials:

1. Watch/read/listen to this week's resources:

Primer on major federal affordable housing programs

- Center on Budget and Policy Priorities' Policy Briefs:
 - a. [Federal rental assistance](#)
 - b. [Section 8 project based assistance](#)
 - c. [Public housing](#)
 - d. [Housing choice vouchers](#)
- [Video about Low Income Housing Tax Credit](#) by Novogradac CPA

Comparing these major housing programs:

- [Comparing the Costs of Federal Housing Assistance Programs.](#) Federal Reserve Bank of New York Economic Policy Review. 2003.
- [Designing Subsidized Rental Housing Programs: What Have We Learned?](#) Jill Khadduri and Charles Wilkins. 2007.
- [From Public Housing to Public-Private Housing.](#) Lawrence J. Vale and Yonah Freemark. 2012.

Frameworks for affordable housing delivery

- [People or Place? Revisiting the Who versus the Where of urban development.](#) Randall Crane and Michael Manville. July 2008.
- [Nonprofit and For-Profit Developers of Subsidized Rental Housing: Comparative Attributes and Collaborative Opportunities.](#) Housing Policy Debate, Vol. 19, Issue 2. Rachel G. Bratt. 2008.

Partners in the system

- *Reversing the Tide: Will State and Local Governments House the Poor as Federal Direct Subsidies Decline?* Elizabeth Mueller and Alex Schwartz. Journal of the American Planning Association, Vol 74, No 1. 2008.
 - Video on [Vermont housing agencies](#)
 - *A House Divided*. Candace Page. 2010. (attached)
 - *Public Housing Authorities Under Devolution*. Rachel Garshick Kleit and Stephen B. Page. 2008.
2. **Optional** additional resources for those interested in deepening their understanding of these topics:
- [National Low Income Housing Coalition's Advocacy Guide](#):
 - a. CDBG (p. 87-89)
 - b. HOME Investment Partnerships Program (p. 133-136)
 - c. Housing bonds (p. 137-139)
 - d. Section 202 Supportive Housing for the Elderly (p. 195-197)
 - e. Section 811 Supportive Housing for Persons with Disabilities (p. 202-204)
 - [Housing Assistance for Low Income Households: States Do Not Fill the Gap](#). National Low Income Housing Coalition. 2008.
 - [State and Local Governments: New Initiatives in Low-Income Housing Preservation](#). Mary K. Nenno. Housing Policy Debate, Volume 2, Issue 2.

WEEK 4 – Models of housing (homeownership, rental, and manufactured housing)

Learning Objective(s):

5. Name at least three steps along the continuum of housing tenure and elaborate on why they appeal to their target population. For each, describe at least two programs that address the housing needs.

This week's materials:

1. Watch/read/listen to this week's resources:

Homeownership

- [Pursuing the American Dream: Homeownership and The Role of Federal Housing Policy](#). Michael Collins. 2002.
- [A Path to Homeownership: Building A More Sustainable Strategy For Expanding Homeownership](#). Rick Jacobus and David M. Abromowitz. 2010.

Rental Housing

- [Rethinking Rental Housing: Expanding the Ability of Rental Housing to Serve As a Pathway to Economic and Social Opportunity](#). William Apgar. 2004.
- [The New American Dream: Renting](#). Wall Street Journal. Thomas J. Sugrue. August 14, 2009.

Benefits of Each Approach

- [Rethinking Local Affordable Housing Strategies: Lessons from 70 Years of Policy and Practice, Executive Summary](#). Bruce Katz et al. 2003.

Manufactured Housing

- [Moving Home: Manufactured Housing in Rural America](#). Housing Assistance Council. 2005.
 - *A Window into Park Life: Findings From a Resident Survey of Nine Mobile Home Park Communities in Vermont*. Dan Baker, Kelly Hamshaw, and Corey Beach. 2012. (attached)
2. **Optional** additional resources for those interested in deepening their understanding of these topics:
- [The Risks and Rewards of Affordable Homeownership](#). Alan Mallach. 2009.
 - [The Cost of Maintaining Ownership in the Current Crisis](#). Dean Baker, Danilo Pelletiere and Hye Jin Rho. 2008.
 - [America's Rental Housing: The Key to A Balanced National Policy](#). Joint Center on Housing Policy. 2008.
 - [Gaining Ground: Manufactured-home communities, long vulnerable to displacement at the whim of park owners, are working with nonprofit partners to increase resident ownership of the land](#). Paul Bradley. Shelterforce. April 2007.

WEEK 5 – Need for housing, housing policy planning, setting policy priorities, subpopulations, and fair housing

Learning Objective(s):

6. Quantify the housing needs of a community, compare the relative need within a region or to other communities, and participate in a community dialogue about housing priorities based in part on this information.

This week's materials:

1. Watch/read/listen to this week's resources:

Housing needs

- [Housing and Wages, 2011](#). Maura Collins and Leslie Black-Plumeau. 2011.
- Acquaint yourself with the [Vermont Housing Data website](#). Look at all the data pieces included in a town's data profile, check out some trends, and read the metadata ("About") for some data pieces. See what affordable rental units are available in a community (in Directory of Affordable Rental Housing).

Housing policy planning

- [National Low Income Housing Coalition's Advocacy Guide](#):
 - Consolidated Plan (p. 242-247)
 - Continuum of Care (p. 248-249)
 - PHA Plan (p. 261-266)
 - Qualified Allocation Plan (p. 267-269)
 - 10 Year Plan to End Homelessness (p. 275-276)
- Video on [VT's housing priorities](#)

People with disabilities

- Video: [Access Living: Tackling Housing Challenges for People with Disabilities](#)

Homelessness

- Video: [Invisible People](#). Watch at least 5 videos of people who are homeless.
- [Million Dollar Murray](#). Malcolm Gladwell. *The New Yorker*, published February 13 and 20, 2006.
- [When Supportive Housing Isn't](#). Martha Bridegam. *Shelterforce Magazine*, Issue 152.
- Video: [TEDx talk Sam Tsemberis Housing First model](#)

Elders

- [Housing an Aging Population: Are We Prepared?](#) Barbara Lipman, Jeffrey Lubell, and Emily Salomon. 2012.
- [How Housing Matters: Meeting the Health Care Needs of Aging Residents of Affordable Multifamily Housing](#). Carolyn Reid. 2011.

2. **Optional** additional resources for those interested in deepening their understanding of these topics:

- [2010 Vermont Housing Needs Assessment](#). Maura Collins and Leslie Black-Plumeau. 2009.
- [Vermont's Consolidated Plan](#)
- [Vermont's Plan to End Homelessness](#)
- [Burlington Housing Authority's PHA Plan](#)
- [Vermont's Qualified Allocation Plan](#)
- Video: [Building the Bridge to the Future: Lessons Learned from HPRP](#). HUD. 2011.
- [More Than a Roof And Walls: Why Resident Services Are An Indispensable Part Of Affordable Housing](#). Tony Proscio. 2006.

WEEK 6 – Housing tools, incentives, siting and regulations

Learning Objective(s):

7. Describe at least 8 incentives, tools or regulatory barriers employed to encourage or discourage housing -- and affordable housing -- development. Synthesize the tradeoffs in using these actions and be able to persuasively and succinctly argue for or against their use.
8. Breakdown four traditional responses to housing in community planning and articulate a case for and against each.

This week's materials:

1. Watch/read/listen to this week's resources:

Planning and Zoning

- [From Hurdles to Bridges: Local Land-Use Regulations and the Pursuit of Affordable Rental Housing](#). Pages 1-13. Rolf Pendall. November 2006.
- [Essentials of Local Land Use Planning and Regulation](#) (chapters 1-5, pages 1-34). Also available as a podcast.
- [Act 250: A Guide to Vermont's Land Use Law](#). Revised August 2006.

Inclusionary Zoning

- [Housing Supply and Affordability: Do Affordable Housing Mandates Work? Executive Summary](#) and Part 7 “The Debate on Inclusionary Zoning.” Benjamin Powell and Edward Stringham. 2004.
- [Policy Claims with Weak Evidence: A Critique of the Reason Foundation Study on Inclusionary Housing Policy in the San Francisco Bay Area](#). Victoria Basolo and Nico Calavita. 2004.

Where to site housing

- [Spatial Mismatch: The Location of Low-Wage Jobs and Affordable Housing in Chittenden County](#). Elaine McCrate. 2001.
- [Spillovers and Subsidized Housing: The Impact of Subsidized Rental Housing on Neighborhoods](#). Ingrid Gould Ellen. 2007.
- [A Bridge Too Far](#). Catharine Skipp. 2009.

Increasing density

- Read through the following [Lincoln Institute’s Visualizing Density](#) website sections:
 - A Bird’s Eye View of Density (including all 12 subsections)
 - Take the “[Quick Quiz: How Dense Can You Be?](#)” and post your score online as a part of this week’s discussion board. Reflect on any surprises you learned through this quiz.
- Watch [Introduction to Density](#), Lecture 1, parts 1, 2, and 3.

NIMBYism

- [NIMBY Notebook: Habitat for Hypocrisy](#). Josh Harkinson. *Mother Jones Magazine*, July 17, 2007.
- [A New Apartment Complex Could Ease Burlington’s Housing Crunch](#). Kevin Kelley. November 14, 2012.
 - And [Letter to the Editor](#) in response from Erhard Mahnke. November 28, 2012.
- Video: [Rebuilding Our Commitment to Low Income Housing on HOUSTON 8](#).
- *Build, Baby, Build*. Burlington Free Press article on Shelburnewood mobile home park redevelopment. (attached)

2. **Optional** additional resources for those interested in deepening their understanding of these topics:

- Video: [Retrofitting Suburbia](#). Ellen Dunham-Jones. 2010.
- [What Is Social Capital and Why Is It Important to Public Policy?](#) Robert E. Lang and Steven P. Hornburg. *Housing Policy Debate*, Volume 9, Issue 1.
- [Zoning’s Steep Price](#). Edward Glaeser and Joseph Gyourko. 2002.
- [Inclusionary Zoning in California and New Jersey: A Comparative Analysis](#). Nico Calavita, Kenneth Grimes, and Alan Mallach. 1997.
- [Renting in Vermont: Information Handbook for Tenants & Landlords](#). Champlain Valley Office of Economic Opportunity’s Vermont Tenants. 2008.

WEEK 7 – How housing impacts other sectors

Learning Objective(s):

9. Highlight the impact of housing on other policy sectors such as energy, transportation, jobs, education, and health outcomes and how housing can help or hinder progress on these sectors.

This week's materials:

1. Watch/read/listen to this week's resources:

Affordable housing

- *The New Politics of Affordable Housing*. Robert E. Lang and Katrin B. Anacker. Housing Policy Debate, Volume 19, Issue 2. (attached)
- *Comment on the New Politics of Affordable Housing*. Ronald D. Utt. Housing Policy Debate, Volume 19, Issue 2. (attached)

Housing and wealth

- [*More Than A Roof: Case Studies of Public Housing Agency Initiatives to Increase Residents' Economic Security*](#). Maya Brennan and Jeffrey Lubell. 2012.

Housing and energy usage

- Review HousingPolicy.org's [*Improve Residential Energy Efficiency*](#) goal's first three sections, including all the related subsections (listed below)
 - [Overview](#) (at bottom of page, also click to "[Learn more about federal funding sources for energy efficiency](#);" and "[Learn more about the health benefits of energy-efficiency measures](#)."
 - [Set standards and offer incentives](#) (at bottom of page, also click to "[Learn more about setting standards and offering incentives for energy efficiency](#)" which will bring you to 5 more pages on "energy codes," "energy rating systems," "point of sale efficiency upgrades," "energy saving and emission reduction laws," and "other incentive-based programs.")
 - Provide low-cost financing (at bottom of page, also click to "[Learn more about low-cost financing for energy efficiency](#)," which will bring you to 2 more pages on "energy efficient mortgages" and "special assessment programs."

Housing and transportation

- [*Losing Ground: The Struggle of Moderate-Income Households to Afford the Rising Costs of Housing and Transportation*](#). Robert Hickey, Jeffrey Lubell, Peter Haas, and Stephanie Morse. 2012.
- [*Public Transit's Impact on Housing Costs: A Review of the Literature*](#). Keith Wardrip. 2011.
- *Bike-Friendly Portland has Parking Issues*. Steven DuBois. March 23, 2013. (attached)

Housing and jobs

- [*The Role of Affordable Housing in Creating Jobs and Stimulating Local Economic Development: A Review of the Literature*](#). Keith Wardrip, Laura Williams, and Suzanne Hague. 2011.

Housing and health care

- [*Housing and Health: New Opportunities for Dialogue and Action*](#). Jeffrey Lubell et al. 2012.
- [*The Impacts of Affordable Housing on Health: A Research Summary*](#). Rebecca Cohen. 2011.
- [*The Housing Vaccine: Why Housing Matters to Young Children*](#). Megan Sandel and Deborah Frank. 2011.

Housing and educational outcomes

- [*The Impacts of Affordable Housing on Education: A Research Summary*](#). Maya Brennan. 2011.
- [*Narrowing the Economic Achievement Gap: The Role of Housing*](#). Heather Schwartz. 2012.

WEEK 8 – Risks of gentrification and where we go from here

Learning Objective(s): None

This week’s materials:

1. Watch/read/listen to this week’s resources:

Risks of success

- [*In the Face of Gentrification: Case Studies of Local Efforts to Mitigate Displacement*](#). Diane K. Levy, Jennifer Comey, and Sandra Padilla. 2006.
- [*Making Sense of Place: Cleveland*](#). Lincoln Land Institute.

Fair housing

- [*Fair Housing Trends Report 2013*](#). National Fair Housing Alliance. 2013.
- [*Vermont Analysis of Impediments to Fair Housing Choice. Executive Summary*](#). Mullin, Lonergan and Associates. 2012.

Topic to be determined by class during Week 6

- Inevitably throughout a semester when I was a student, I always wanted to dive deeper into a specific topic that may not have been fully explored in class. I am leaving some time during this final week for that exploration of either a topic we covered too quickly during the semester, or one that we didn’t cover at all, such as:
 - Rent control
 - Housing codes and quality
 - International comparisons of mortgage markets
 - Employer assisted housing programs
 - Impact of homeownership counseling
 - “Town/Gown” issues such as students living in town
 - Or any other topic you reasonably propose and the class can agree on.

Where are we going?

- Video: [*Speech by Xavier de Sousa Briggs*](#) at Vermont Statewide Housing Conference. Jump to minute 29, and only watch until minute 57.

- [Today's Dream House May Not Be Tomorrow's](#). Robert Shiller. April 27, 2013.